

Application number: 09/827788

Art Unit: 3625

Applicant: Khai Hee Kwan

Examiner: Robert Rhode.

Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

the merchant in turn provides a purchase receipt. Further, there is no indication that such document/instrument in Fox is capable of being stored in a mobile device. Even if this is well known by using receipts to obtain goods and services, it is not well known to do so as in the claimed invention.

We respectfully ask the examiner to consider allowing this claim.